

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-43938-JBS
	§	
JENNIFER I REIDINGER	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 12/16/2010, in Courtroom 682, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/29/2010

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$2,012.57
and approved disbursements of \$231.58
leaving a balance on hand of¹: \$1,780.99

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$1,780.99

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$445.23	\$0.00	\$445.23
DAVID P. LEIBOWITZ, Trustee Expenses	\$59.16	\$0.00	\$59.16

Total to be paid for chapter 7 administrative expenses: \$504.39
Remaining balance: \$1,276.60

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$1,276.60

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,276.60

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$48,096.87 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	American Infosource Lp As Agent for	\$2,241.05	\$0.00	\$59.48
2	Chase Bank USA, N.A.	\$1,893.36	\$0.00	\$50.25
3	American Express Centurion Bank	\$8,767.43	\$0.00	\$232.71
4	Fia Card Services, NA/Bank of America	\$35,195.03	\$0.00	\$934.16

Total to be paid to timely general unsecured claims: \$1,276.60
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-43938

User: ccabrales
Form ID: pdf006

Page 1 of 1
Total Noticed: 22

Date Rcvd: Nov 01, 2010

The following entities were noticed by first class mail on Nov 03, 2010.

db +Jennifer I Reidinger, 2000 Parkside Drive#2, Park Ridge, IL 60068-1091
aty +Thomas R Hitchcock, Hitchcock & Associates P C, 120 S State Street, Suite 803,
Chicago, IL 60603-5503
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
14746637 +AMERICAN EXPRESS, C/O BECKET AND LEE, PO BOX 3001, MALVERN, PA 19355-0701
14746638 +AMERICAN EXPRESS CENTURION BANK, Becket & Lee LLP, Attorneys/Agents for Creditor,
P O BOX 3001, Malvern PA 19355-0701
15425268 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14746641 +BANK OF AMERICA, PO BOX 17054, WILMINGTON, DE 19850-7054
14746642 BENEFICIAL FINANCE COMPANY, P.O. BOX 17574, BALTIMORE, MD 21297-1574
14746643 +CAPITAL 1 BANK, ATTN: C/O TSYS DEBT MANAGEMENT, PO BOX 5155, NORCROSS, GA 30091-5155
14746644 +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
14746645 CHASE, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 52095, PHOENIX, AZ 85072-2095
14746646 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
15397933 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14746647 +HITCHCOCK AND ASSOCIATES, P.C., 120 SOUTH STATE STREET, SUITE 803,
CHICAGO, ILLINOIS 60603-5503
14746649 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: HSBC/RS, HSBC RETAIL SERVICES ATTN: BANKRUPTCY, PO BOX 15522,
WILMINGTON, DE 19850)
14746648 +HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5253, CAROL STREAM, IL 60197-5253
14746651 +UNITED STATES TRUSTEE, 219 SOUTH DEARBORN, CHICAGO, IL 60604-1708
14746652 WASHINGTON MUTUAL BANK, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 9001593,
LOUISVILLE, KY 40290-1593
14746653 +WFNNB/ROOMPLACE, PO BOX 182273 - WF, COLUMBUS, OH 43218-2273

The following entities were noticed by electronic transmission on Nov 02, 2010.

14746639 E-mail/Text: ebnbankruptcy@ahm.honda.com AMERICAN HONDA FINANCE,
PO BOX 168088, IRVING, TX 75016
15343317 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 02 2010 03:24:26
American Infosource Lp As Agent for, World Financial Network National Bank As,
Harlem Furniture, PO Box 248872, Oklahoma City, OK 73124-8872
15626781 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 02 2010 03:24:25
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14746650* +JENNIFER I REIDINGER, 2000 PARKSIDE DRIVE#2, PARK RIDGE, IL 60068-1091
14746640 ##BANK OF AMERICA, P.O. BOX 5270, CAROL STREAM, IL 60197-5270

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2010

Signature: _____

Joseph Speetjens